Information to identify the case:						
Debtor 1	Casandra Dupree	Social Security number or ITIN xxx-xx-9221				
	First Name Middle Name Last Name	EIN				
Debtor 2 (Spouse, if filing)		Social Security number or ITIN				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Middle District of Alabama		Date case filed for chapter 13 December 2, 2016				
Case number: 16	-33422					

### Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

No one in the bankruptcy	clerk's office may	give legal advice.	

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

4	Debtor's full name	About Debtor 1:	About Debtor 2:
2.	All other names used in the last 8 years	Casandra Dupree	
3.	Address	155 Sylvest Drive Apt 1202 Montgomery, AL 36117	
4.	<b>Debtor's attorney</b> Name and address	Richard D. Shinbaum Shinbaum & Campbell P.O. Box 201 Montgomery, AL 36101	Contact phone 334–269–4440 Email: <u>rshinbaum@smclegal.com</u>
5.	Bankruptcy trustee Name and address	Sabrina L. McKinney [Acting] P.O. Box 173 Montgomery, AL 36101	Contact phone 334–262–8371
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	One Church Street Montgomery, AL 36104	Hours open 8:30 AM – 4:00 PM Contact phone 334–954–3800 Date: December 3, 2016

For more information, see page 2 >

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Debtor Casandra Dupree Case number 16–33422

#### 7. Meeting of creditors Debtors must attend the meeting to January 19, 2017 at 10:00 AM Location: be questioned under oath. In a joint Frank M. Johnson, Jr. Federal Courthouse, (Lee St. entrance), Sec. 341 Meeting Room (105), case, both spouses must attend. The meeting may be continued or adjourned to a later Creditors may attend, but are not date. If so, the date will be on the court docket. Montgomery, AL 36104 required to do so. Valid photo identification required. No cell phones or cameras will be allowed in the building. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: March 20, 2017 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following deadlines. You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: April 19, 2017 (except governmental units): Deadline for governmental units to file a proof of Filing deadline: \_ claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. <u>Claims can be filed</u> electronically through the court's website at: www.almb.uscourts.gov/electronic-proof-claim. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held: Date: February 27, 2017, Time: 09:30 AM, Location: U.S. Bankruptcy Court, One Church Street, Courtroom 4C, Montgomery, Al 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8

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In re: Casandra Dupree Debtor Case No. 16-33422-DHW Chapter 13

# CERTIFICATE OF NOTICE

District/off: 1127-2 User: admin Page 1 of 1 Date Rcvd: Dec 05, 2016 Form ID: 309I Total Noticed: 29 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on +Casandra Dupree, 155 Syrver Money, 447 N.E Blvd, Dec 07, 2016. db 155 Sylvest Drive, Apt 1202, Montgomery, AL 36117-2847 Montgomery, AL 36117 3664916 3664918 +BAPTIST MEDICAL CENTER, 2105 EAST SOUTH BOULEVARD, MONTGOMERY, AL 36116-2409 3664919 C/O HCBC, +BAPTIST MEDICAL CENTER EAST, 1286 CARMICAHEL WAY, Montgomery, AL 36106-3645 P.O. BOX 230759, +CHAMBLESS & MATH, MONTGOMERY, AL 36123-0759 3664921 3664922 +CHECK INTO CASH, 6146 ATLANTA HWY, Montgomery, AL 36117-2800 +COVINGTON CREDIT, 543 N. EASTERN BLVD, Montgomery, AL 36117-2213 3664923 3664924 +DIRECMANAGEMENT, 4320 DOWNTOWNER LOOP, STE A, Mobile, AL 36609-5447 3664913 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241 3664915 Montgomery, AL 36106-3645 MONTGOMERY, AL 36106-1109 3664925 3664927 3664928 3664929 +Montgomery Surgical Center, 470 Taylor Road, Suite 100, Mor +Physicians for Women, 287 Mitylene Park Drive, Montgomery, AI +RICHARD DEAN, ESQ., P.O. BOX 1028, MONTGOMERY, AL 36101-1028 3664930 470 Taylor Road, Suite 100, Montgomery, AL 36117-3532 Montgomery, AL 36117-3547 3664931 +RICHARD DEAN, ESQ., P.O. BOX 1028, MONTGOMERY, AL 36101-1028 +Security Finance, 6156 Atlanta Highway, Montgomery, AL 36117-2800 3664933 3664935 3664936 +TOWER LOAN, P.O. BOX 241264, Montgomery, AL 36124-1264 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000 +WELLS FARGO, 2520 Eastern By Pass, Montgomery, AL 36117-1552 3664914 3664937 Glen Allen, VA 23058-5518 3664938 +WEST CREEK, PO BOX 5518, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: rshinbaum@smclegal.com Dec 05 2016 21:37:19 Richard D. Shinbaum, Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101 +E-mail/Text: trustees\_office@ch13mdal.com Dec 05 2016 21:39:21 Sabrina L. McKinney [Acting], tr P.O. Box 173, Montgomery, AL 36101-0173 3664917 +E-mail/Text: aharmon@mstpf.com Dec 05 2016 21:38:54 APPROVED CASH ADVANCE, 5883 ATLANTA HWY, Montgomery, AL 36117-2103 +EDI: CAPONEAUTO.COM Dec 05 2016 21:13:00 3664920 CAPITAL ONE AUTO, 7933 Preston Road, Plano, TX 75024-2359 +EDI: CBSKOHLS.COM Dec 05 2016 21:13:00 3664926 KOHLS CREDIT ADMINISTRATOR. PO BOX 3120. Milwaukee, WI 53201-3120 +E-mail/Text: newbk@Regions.com Dec 05 2016 21:38:33 3664932 REGIONS BANK. PO BOX 11007, Birmingham, AL 35288-0001 3664934 +EDI: DRIV.COM Dec 05 2016 21:13:00 SANTANDER CONSUMER USA, 8585 N. STEMMONS FWY, STE 1100-N, Dallas, TX 75247-3822 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\* TOTAL: 0 NONE.

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2016 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2016 at the address(es) listed below:

NONE. TOTAL: 0